Docket No.: 116692005300

(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of: Ayumi HIRAYAMA et al.

Application No.: 10/797,603

Confirmation No.: 3877

Filed: March 11, 2004

Art Unit: 3627

For: EXPENSE MANAGEMENT SYSTEM,

EXPENSE MANAGEMENT APPARATUS, AND EXPENSE MANAGEMENT METHOD

Examiner: C. R. Buchanan

AMENDMENT UNDER 37 CFR 1.114

MS RCE Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Madam:

INTRODUCTORY COMMENTS

This is in response to the Final Office Action dated February 25, 2009 (Paper No. 20090220). Reconsideration and allowance of the pending claims, as amended, in light of the remarks presented herein are respectfully requested.

Amendments to the Claims begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.